

Exhibit 4 to Hall Declaration

5901
3957

GMAC Mortgage

PO Box 4025
Coraopolis, PA 15108-6942

IMPORTANT INSURANCE INFORMATION

Notification Date: 10/09/2008

000974 - 001997

KENNETH TAGGART
PO BOX 411
TELFORD, PA 18969

RE: **REFERENCE NUMBER: 5901**

Loan Number: 3957

Hazard Insurance Uninsured Date: 07/11/2008

Property Location: 521 COWPATH ROAD
TELFORD PA 18969

Dear Customer:

A review of our records indicates we have no evidence of a current hazard insurance policy in effect for your property. As you know, under the terms of your mortgage, hazard insurance is a requirement.

If you do have a hazard policy in effect, please immediately forward a copy of the policy to our office, or fax a copy of your policy to us at (866) 336-9021. You may also provide us your insurance information through our user-friendly web site at www.ihaveinsurance.com. You will need to enter the reference number 080528623, your personal access code HZ and zip code 18969. In any case, please make sure that the appropriate loss payee clause naming us as the mortgagee is GMAC Mortgage, LLC, Its Successors and/or Assigns. We recommend you speak with your insurance company or agent for assistance.

If you do not have current insurance in place, we urge you to immediately contact an insurance company or local insurance agency and arrange to purchase homeowners insurance or a similar form of dwelling coverage to adequately protect your equity in your property.

We must have a copy of evidence of insurance coverage with an effective date of 07/11/2008 in order to avoid purchasing lender-placed insurance to protect our interest. Should we have to place such insurance, you will be responsible for any earned insurance charges incurred in order to ensure there is uninterrupted coverage on the property in accordance with the terms of your mortgage. The coverage amount placed would be based on the replacement value, which we believe is the last known amount of coverage you purchased. If we do not have that information, the coverage amount will be based on the current principal balance of your mortgage loan. Lender-placed insurance does not provide guaranteed replacement cost coverage. This insurance may cost more than insurance you are able to obtain on your own.

Should you have any questions regarding this matter, please do not hesitate to contact our office at (800) 256-9962 from 4 a.m. to 8 p.m. PST, Monday through Friday. Your calls may be monitored for quality assurance.

Thank you,

Insurance Department
GMAC Mortgage, LLC

REMINDER...

MAIL POLICY TO:

GMAC MORTGAGE, LLC
ITS SUCCESSOR AND/OR ASSIGNS
P.O. BOX 4025
CORAOPOLIS, PA 15108

Or Fax to: (866) 336-9021